

# Regional Development News & Notes



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## Community Facility Direct Loans Available From USDA

Community Facility Direct Loan funds are still available from New Hampshire's initial funding allocation. The interest rate on these funds is either 4.5% or 4.625% fixed, usually over a 30-year term with no downpayment required. Also, there are no points, fees or prepayment penalties. The loans can be used to purchase, build or improve buildings; and purchase equipment for fire & rescue, health care, education, libraries, museums, public buildings, day care (child/elder), or other projects operated by non-profit or municipal entities.

For further information, contact Sue Farber, Gregg MacPherson, Karen Demers or Bill Konrad at NH USDA Rural Development, Community & Business Programs: 603-223-6045.



## NH Internet Use

(source: U.S. Dept. of Commerce)

The top 10 states (and New England states) with highest percentage of households using the Internet in 2001 are:

Rank	State	1998	2001
	<b>US</b>	<b>26.2</b>	<b>50.5</b>
1	Alaska	44.1	64.1
2	<b>New Hampshire</b>	<b>37.1</b>	<b>61.6</b>
3	Washington	36.6	60.4
4	Colorado	34.5	58.5
5	Oregon	32.7	58.2
6	Maryland	31.0	57.8
7	New Jersey	31.3	57.2
8	Minnesota	29.0	55.6
9	California	30.7	55.3
10	Hawaii	27.9	55.2
11	Connecticut	31.8	55.0
13	Massachusetts	28.1	54.7
15	Vermont	31.8	53.4
16	Maine	26.0	53.3
17	Rhode Island	27.1	53.1

## Incubator Business Documents

The National Business Incubator Association (NBIA) has published *Put It in Writing: Crafting Policies, Agreements and Contracts for Your Incubator*. The book is designed to help incubator managers and developers with the "nuts and bolts" details of formal documents and written agreements & policies. Cost is \$48 for members, and \$65 for non-members. Contact NBIA at 740-593-4331, or visit [www.nbia.org/bookstore](http://www.nbia.org/bookstore).

## GIS and ED

Geographic Information Systems (GIS) technology is being used by regional organizations to create innovative and efficient ways to further economic development in their regions. According to the National Association of Development Organizations (NADO), approximately 60% of regional development organizations use GIS/GPS technology for economic development planning, transportation planning and land use planning.

## CDBG “101”



### #14 in a series: Environmental Review (part III): Level of Review Required (see CDBG Implementation Guide for more information)

The nature and extent of CDBG funded activities will determine the level of environmental review required. The levels of review are: Exempt, Categorically Excluded and Environmental Assessment. Following is a *summary* of types of project activity that trigger these review levels:

#### Exempt

- Environmental studies
- Feasibility studies
- Administrative costs
- Engineering and design costs for an eligible project activity
- Interim assistance (emergency) activities
- Public service grants under certain conditions
- Payment of P&I on outstanding urban renewal loans or Section 108 loan guaranties

Continued ►

### Did You Know?

(things to ponder, or not, when solving the economic development needs of NH)



The odds against hitting the jackpot on a slot machine are 889 to 1.

(Lesson: Make sure you're that one in 889 to pull the lever!)



- A categorically excluded activity, *if it does not trigger any other applicable environmental law*

#### Categorically Excluded

- Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements (assuming similar use, size, capacity, etc.), including those activities carried out as part of an economic development project
- Special projects for the removal of material and architectural barriers
- Public services grants that:
  - are for eligible public services not categorized as *Exempt*, and provide for a new or increased level of service not previously supported by CDBG funds, or;
  - affect only the social or economic environment and will not result in the development or service facilities improvements regardless of source of funds, or;
  - support other OSP-approved CDBG activities that are all either *Exempt* or *Categorically Excluded*.
- Acquisition and rehabilitation of buildings and improvements (except renovation of closed school buildings) within certain limits
- Combinations of the above activities



#### Environmental Assessment

If an activity is neither *Exempt* nor *Categorically Excluded*, the grantee is required to undertake a detailed Environmental Assessment to evaluate likely environmental impacts.

Generally, projects fall cleanly into one of the above categories. However, if there are multiple activities within a given project that are not functionally related, the grantee must look at each activity and determine in which category it belongs – then satisfy the requirements for that category. Conversely, if the activities *are* functionally related, together they form the basis for determining the project's environmental status. This is referred to as project aggregation.